

Table I.A.2.e(2011) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2011

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	42.5%	11.7%	91.4%	30.9%	73.4%	13.1%	11.9%	74.9%
Firm size								
Less than 50 employees	18.9%	15.7%	86.2%	31.8%	59.4%	1.6%	2.5%	64.2%
50+ employees	68.2%	7.3%	97.1%	29.9%	88.7%	25.6%	22.1%	86.6%
Less than 10 employees	13.6%	17.3%	84.0%	30.7%	56.8%	1.6%	2.5%	53.2%
10-24 employees	24.6%	13.3%	89.5%	33.8%	62.7%	1.0%	2.3%	80.1%
25-99 employees	38.5%	12.6%	91.3%	33.1%	67.2%	3.1%	3.7%	87.1%
100-999 employees	51.1%	9.6%	94.6%	29.0%	79.7%	6.8%	6.5%	91.2%
1000+ employees	79.7%	5.4%	99.0%	29.7%	96.2%	37.7%	31.9%	84.4%
Industry group **								
Agric., fish., forest.	11.0%	37.8%	62.2%	16.1%	49.0%	2.8% *	4.0% *	46.1%
Mining and manufacturing	32.1%	11.0%	91.7%	30.2%	69.0%	8.4%	8.6%	80.0%
Construction	23.4%	15.8%	86.8%	32.2%	59.4%	3.0%	3.6%	72.0%
Utilities and transp.	48.6%	7.9%	94.3%	28.0%	79.1%	29.0%	23.3%	73.4%
Wholesale trade	42.1%	9.3%	94.1%	29.7%	75.1%	9.1%	7.8%	73.9%
Fin. svcs. and real estate	55.6%	9.5%	93.9%	28.4%	84.4%	28.1%	25.7%	76.0%
Retail trade	49.6%	10.7%	92.5%	26.0%	77.8%	14.1%	10.0%	84.8%
Professional services	40.5%	12.7%	90.0%	34.8%	70.5%	11.1%	10.6%	70.4%
Other services	39.2%	11.7%	92.0%	32.9%	70.9%	8.0%	8.9%	73.6%
Ownership								
For profit, incorporated	44.5%	10.9%	92.2%	30.5%	74.8%	14.1%	12.3%	77.0%
For profit, unincorporated	37.3%	15.0%	87.8%	30.8%	70.0%	11.3%	10.9%	71.2%
Nonprofit	35.4%	12.3%	91.2%	33.9%	68.2%	8.3%	9.9%	65.0%
Age of firm								
Less than 5 years	22.9%	13.0%	89.3%	31.5%	64.3%	0.8% *	1.5% *	63.9%
5-9 years	25.5%	13.9%	88.1%	30.0%	64.9%	2.1%	2.0% *	67.4%
10-19 years	27.1%	14.4%	87.8%	32.2%	62.4%	1.9%	2.3%	69.3%
20 or more years	52.4%	10.4%	93.3%	30.6%	79.3%	19.8%	17.7%	79.3%
Multi/single status								
2 or more locations	66.9%	7.2%	97.0%	29.4%	88.8%	25.9%	22.3%	86.5%
1 location only	20.6%	15.7%	86.4%	32.3%	59.7%	1.6%	2.6%	64.5%
Percent full-time employees								
Less than 25%	41.0%	13.7%	90.9%	30.4%	70.3%	6.2%	6.5%	72.8%
25-49 %	44.7%	9.6%	93.4%	27.0%	75.4%	11.5%	9.4%	78.6%
50-74 %	42.3%	12.9%	90.6%	27.5%	71.8%	10.5%	7.5%	78.3%
75% or more	42.3%	11.5%	91.4%	32.1%	73.7%	14.3%	13.4%	74.0%
Union presence								
No union employees	36.8%	13.1%	90.2%	30.5%	69.9%	8.1%	7.7%	74.7%
Has union employees	72.5%	4.7%	97.0%	40.3%	88.6%	50.6%	43.9%	70.7%
Unknown	68.0%	5.1%	98.0%	24.6%	92.8%	23.9%	20.5%	81.2%
Percent low wage employees								
50% or more low wage	45.6%	12.2%	91.9%	27.1%	75.1%	10.5%	9.2%	78.8%
Less than 50% low wage	41.3%	11.5%	91.2%	32.3%	72.8%	14.0%	12.9%	73.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(2011) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2011

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.39%	0.21%	0.20%	0.37%	0.41%	0.33%	0.32%	0.33%
Firm size								
Less than 50 employees	0.61%	0.45%	0.41%	0.53%	0.65%	0.19%	0.15%	0.42%
50+ employees	0.44%	0.26%	0.13%	0.54%	0.33%	0.58%	0.56%	0.44%
Less than 10 employees	0.53%	0.73%	0.62%	1.06%	1.04%	0.29%	0.22%	0.57%
10-24 employees	1.35%	0.56%	0.32%	1.20%	1.19%	0.22%	0.35%	0.83%
25-99 employees	0.84%	0.42%	0.39%	1.20%	0.99%	0.43%	0.43%	0.74%
100-999 employees	0.56%	0.50%	0.37%	0.96%	0.71%	0.24%	0.40%	0.55%
1000+ employees	0.89%	0.32%	0.11%	0.72%	0.27%	0.89%	0.91%	0.72%
Industry group **								
Agric., fish., forest.	2.45%	6.94%	6.94%	4.12%	7.23%	1.12% *	1.75% *	5.31%
Mining and manufacturing	1.46%	1.70%	1.46%	1.46%	1.72%	0.88%	1.37%	0.88%
Construction	1.56%	1.78%	1.70%	1.79%	1.58%	0.69%	0.96%	1.30%
Utilities and transp.	1.93%	1.52%	1.38%	2.21%	1.68%	2.22%	1.97%	2.20%
Wholesale trade	1.69%	0.86%	0.64%	0.97%	1.59%	0.63%	0.62%	0.88%
Fin. svcs. and real estate	1.25%	1.02%	0.70%	1.63%	1.03%	1.44%	1.57%	0.88%
Retail trade	0.81%	0.63%	0.59%	0.69%	0.82%	0.79%	0.68%	0.92%
Professional services	0.42%	0.71%	0.62%	0.71%	1.01%	0.67%	0.60%	0.80%
Other services	0.92%	0.47%	0.60%	1.10%	0.65%	0.64%	0.79%	0.79%
Ownership								
For profit, incorporated	0.46%	0.26%	0.17%	0.38%	0.54%	0.42%	0.40%	0.43%
For profit, unincorporated	1.11%	0.74%	0.74%	1.27%	1.46%	1.07%	1.08%	1.41%
Nonprofit	1.49%	0.68%	0.72%	1.54%	1.36%	0.68%	0.80%	0.95%
Age of firm								
Less than 5 years	0.84%	1.71%	1.61%	1.16%	2.09%	0.30% *	0.82% *	2.00%
5-9 years	1.44%	1.29%	1.11%	1.45%	1.51%	0.51%	0.68% *	1.10%
10-19 years	1.21%	0.64%	0.61%	1.01%	1.09%	0.26%	0.35%	0.64%
20 or more years	0.47%	0.25%	0.29%	0.66%	0.41%	0.45%	0.34%	0.39%
Multi/single status								
2 or more locations	0.58%	0.23%	0.17%	0.61%	0.36%	0.58%	0.55%	0.41%
1 location only	0.60%	0.40%	0.37%	0.52%	0.58%	0.19%	0.19%	0.38%
Percent full-time employees								
Less than 25%	1.25%	1.30%	1.41%	2.73%	1.59%	1.11%	0.86%	1.36%
25-49 %	2.30%	0.65%	0.63%	1.10%	0.98%	1.17%	1.29%	1.40%
50-74 %	1.16%	0.81%	0.55%	1.17%	1.29%	1.03%	0.99%	0.91%
75% or more	0.62%	0.30%	0.20%	0.49%	0.41%	0.37%	0.34%	0.43%
Union presence								
No union employees	0.36%	0.26%	0.28%	0.37%	0.41%	0.34%	0.40%	0.25%
Has union employees	1.32%	0.72%	0.46%	2.13%	1.21%	2.23%	2.68%	2.59%
Unknown	1.48%	0.50%	0.46%	1.60%	0.38%	1.46%	1.11%	1.25%
Percent low wage employees								
50% or more low wage	0.97%	0.51%	0.46%	0.87%	0.73%	0.82%	0.70%	0.55%
Less than 50% low wage	0.53%	0.30%	0.21%	0.34%	0.47%	0.27%	0.25%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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